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32361	7590	04/07/2006	EXAMINER	
GREENBERG TRAUIG, LLP			RUHL, DENNIS WILLIAM	
MET LIFE BUILDING			ART UNIT	
200 PARK AVENUE			PAPER NUMBER	
NEW YORK, NY 10166			3629	

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Please find below and/or attached an Office communication concerning this application or proceeding.

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Applicant's amendment of 1/13/06 has been entered. Currently claims 31,33,34,37-42,44,45,48-55,57,58,61,64-69,71,72,75,78-84 are pending. The examiner will address applicant's arguments at the end of this office action.

1. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

2. Claims 31,42 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

For claim 31,42, it is not clear what the scope of the language "fee data relating to a fee paid by a sponsor" is. What kind of data falls into the scope of this language? What is the fee data? By reciting that the fee data is "relating" to a fee, this implies that the fee data is not the actual fee itself, but some other kind of data that relates to the fee. Can the "fee data" be a date that the fee was paid or charged? Can the fee data be a transaction number that identifies the transaction where the fee was charged? This is not clear. Upon a review of the specification it is not clear what the recited fee data is and what is required in the claim. In fact, it appears to the examiner that the fee data from the specification is the fee itself, but that is not what applicant has claimed. One wishing to avoid infringement would not understand what is meant by "fee data relating to a fee". This language renders the claim indefinite.

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3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

5. Claims are rejected under 35 U.S.C. 103(a) as being unpatentable over McCall et al. (6321984) in view of "Weather futures bet will give Tucson forms a hedge against loss".

31, 33, 34, 37-42, 44, 45, 48-55, 57, 58, 61, 64-69, 71, 72, 75, 78-84

DL
4/3/06

For claims 31,40,41,42,51,52,53-55,61,67-69,75,81-84, McCall discloses a system and method for determining a program price for fuel. The program price is the discounted price for fuel that is given to customers who are members of an incentive program. The processor is 204 and memory (i.e. 206) stores program data and usage data. The step of receiving usage data is satisfied by the receiving and storing of data relating to how much the customer has purchased (either in dollars or volume amounts),

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what kind of incentive program they are in, etc.. This is data about usage of fuel and their allowed usage of the incentive program; therefore, it is considered to be "usage data" as claimed. The claimed "program sponsor data that includes fee data that is related to a fee to be paid by a program sponsor" is considered to be the discount amount that the customer is entitled to. The discount amount that the customer is entitled to is considered to be the claimed "fee data" as this language is best understood by the examiner (and because it is data related to a fee). With respect to the language about the fee being paid by a program sponsor, applicant is referred to column 12, lines 19-30, where it is disclosed that "*Pertaining to the discounts, a variety of arrangements are contemplated. Some examples entail the funding of the discount or reward by third parties other than the supplier of petroleum*". If a third party is funding the discount, then there is inherently a fee involved, namely the monetary funding of the amount of the discount itself. Any data relating to the discount amount is related to the fee to be paid by the sponsor because the discount amount is the fee that will be paid by the third party who is funding the discount. The calculating of the program price is done when the system determines who the customer is and retrieves their customer records from the database to determine what kind of discount the customer is entitled based on the purchase of fuel. This data includes "fee data" related to the fee to be paid by the third party disclosed in column 12 as noted above and "usage data". The guaranteeing of the program price is inherent to McCall. Clearly if a business offers an incentive program such as disclosed by McCall, the intent is to honor the incentive program to further foster good customer relations and customer loyalty. If a customer purchases

fuel and gets a discount, then the price has been honored as claimed. The storing of the price on the computer is in McCall because the customer purchase records are stored in the database 206.

McCall does not disclose using the usage data and sponsor fee data (data related to a fee to be paid by a third party) to develop a financial hedging strategy that can diminish the risk associated with the volatility of fuel prices. The "Weather futures" article discloses the well-known concept of looking to the future to help protect against unnecessary losses due to factors that could be predicted to some extent. The article discloses that a natural gas company can "hedge" itself against lost revenues if a warm winter cuts sales. A hedging strategy for fuel is very old and well known, for example the futures market for oil, which helps reduce the risk due to changing fuel prices and market changes. It would have been obvious to one of ordinary skill in the art at the time the invention was made to use the usage data and program sponsor fee data as well as any other data deemed as necessary data to develop a financial hedging strategy to help prevent foreseeable losses due to changing demand and fuel prices. In the fuel market, any kind of extreme weather changes, or changes due to OPEC, impact the prices in the fuel markets. Developing a strategy that can predict upcoming conditions in the market so that you don't offer too low of fuel prices for the incentive program can protect against losses when the price for fuel goes up considerably and you are taking losses due to too liberal of an incentive program.

For claims 33,34,44,45,57,58,71,72, because all that is required is "fee data related to a fee" and not a fee itself, and because it has not been claimed that any fee is

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actually being paid in a positive sense (no steps to the paying of any kind of fee), the language reciting that the fee is a one time payment and/or is multiple payments contingent on an event is not taken as further reciting any method steps or reciting any further structure. Because no fee is being paid in claim 31 and the fee itself is not even claimed, these claims are not reciting anything further in addition to that of claim 31.

For claim 55, in addition to that immediately above, the step of "determining a market indicator relevant to the future price" is what you do when you are developing a financial hedging strategy involving the sale of fuel. You are inherently looking to market indicators that are relevant to the future price for the fuel.

For claims 37,48,64,78, the usage data includes things such as how much one must purchase to be able to get a discount (a quantity of fuel), in what time period the purchases and discounts are valid, and the type of fuel the customer has purchased and amounts for those purchases.

For claims 38,49,65,79, not disclosed is that multiple prices are calculated for multiple geographic regions. Because many gas stations are franchises that are located over many geographical areas, and in view of the very well known fact that local gas prices vary by geographic region, it would have been obvious to one of ordinary skill in the art at the time the invention was made to use the method of McCall for franchises that cover a wide geographical region, so that customers of all "Brand X" fuel stations can benefit from the incentive program by fostering more customer loyalty and good customer relations. This results in prices being calculated for multiple geographic regions as claimed.

With respect to claims 39,50,66,80, not disclosed is that the hedging strategy includes purchasing futures for fuel. The idea of purchasing "futures" in the fuel market is notoriously old and well known, and official notice is taken. This is a way to try to predict what the market price for fuel is going to be in the future, hence the name "futures". It would have been very obvious to one of ordinary skill in the art at the time the invention was made to have the hedging strategy include "futures" purchases as is well known in the art as a way to protect one from predicted rising prices for fuel.

6. Applicant's arguments filed 1/13/06 have been fully considered but they are not persuasive.

Applicant has stated that the claimed method and system have been amended to reflect three parties, a customer, a program sponsor, and a program operator. In column 12, lines 19-30 it is disclosed that a third party may pay for the discount that is given to the customer. This then requires three parties, a customer, the program operator and the sponsor that is paying the fee. McCall does disclose three parties contrary to the statements made by applicant. Applicant has stated that neither McCall nor the Weather Futures article discloses three parties. This is incorrect because McCall discloses three parties. Additionally, applicant is arguing each reference of the 103 combination alone and is not arguing the combination as set forth by the examiner. Failure to argue the combination is noted. None of the obviousness statements have been argued or traversed by applicant; therefore they are deemed proper.

7. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dennis Ruhl whose telephone number is 571-272-6808. The examiner can normally be reached on Monday through Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Weiss can be reached on 571-272-6812. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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DENNIS RUHL
PRIMARY EXAMINER